

Information to identify the case:

Debtor 1 Yong Suck Lee
First Name _____ Middle Name _____ Last Name _____
Debtor 2
(Spouse, if filing)
First Name _____ Middle Name _____ Last Name _____
United States Bankruptcy Court District of New Jersey
Case number: **18-11532-VFP**

Social Security number or ITIN xxx-xx-4825
EIN _____

Social Security number or ITIN _____
EIN _____

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Yong Suck Lee
aka Robert Lee

12/3/20

By the court: Vincent F. Papalia
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
- ◆ some debts which the debtors did not properly list;
- ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
- ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
- ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Yong Suck Lee
Debtor(s)

Case No. 18-11532-VFP
Chapter 13

District/off: 0312-2
Date Rcvd: Dec 03, 2020

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 33

The following symbols are used throughout this certificate:

Symbol **Definition**

- + Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
- ++ Addresses marked '++' were redirected to the recipient's preferred mailing address pursuant to 11 U.S.C. 342(f)/Fed.R.Bank.P.2002(g)(4).

CERTIFICATE OF NOTICE

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 05, 2020:

Recip ID	Recipient Name and Address
db	+ Yong Suck Lee, 175 Broadway, Cresskill, NJ 07626-2101
aty	+ Dean R. Prober, Prober & Raphael, A Law Corporation, 20750 Ventura Boulevard, Suite 100, Woodland Hills, CA 91364-6207
cr	+ JR ARTS AND CRAFTS CO., LTD, c/o Law Offices of Jae Y. Kim, LLC, One University Plaza, Suite 212, Hackensack, NJ 07601-6206
cr	+ WELLS FARGO BANK, N.A., Phelan Hallinan & Schmieg, PC, 1617 JFK Boulevard, Suite 1400, Philadelphia, PA 19103-1814
517769176	+ JR Arts and Crafts Co., LTD, C/O Law Offices of Yung M. Kim, P.C., 300 Northern Blvd, Suite 300, Great Neck, NY 11021-4810
517326235	+ National Bankruptcy Services.com, LLC, 14841 Dallas Parkway, Suite 300, Dallas, TX 75254-7883
517297502	+ Newmax Trading Corp., c/o Joseph Collini, Esq., Emolo & Collini, 375 Broadway, Paterson, NJ 07501-2294
517315013	+ Newmax Trading Corp., c/o Joseph E. Collini, Esq., Emolo & Collini, Esqs., 375 Broadway, Paterson, NJ 07501-2294
517514267	++ STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245 address filed with court;, State of New Jersey, Department of Treasury, Division of Taxation, P.O. Box 245, Trenton, NJ 08695-0245
517297504	+ Syncb/safavieh Home Fu, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517322825	+ Toyota Lease Trust, c/o Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013
517326242	+ Toyota Motor Credit Corporation, P.O. Box 9013, Addison, TX 75001-9013

TOTAL: 12

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: usanj.njbankr@usdoj.gov	Dec 03 2020 22:05:00	U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
smg	+ Email/Text: ustpregion03.ne.ecf@usdoj.gov	Dec 03 2020 22:05:00	United States Trustee, Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100, Newark, NJ 07102-5235
cr	+ EDI: AISACG.COM	Dec 04 2020 02:33:00	BMW Financial Services NA, LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
517326228	+ EDI: AISACG.COM	Dec 04 2020 02:33:00	AIS Portfolio Services, LP, Attn: BMW Financial Services NA LLC Dept, 4515 N Santa Fe Ave., Dept. APS, Oklahoma City, OK 73118-7901
517326229	+ EDI: AISACG.COM	Dec 04 2020 02:33:00	AIS Portfolio Services, LP, Attn: BMW Financial Services NA LLC Dept, 4515 N Santa Fe Ave., Dept. APS, Oklahoma City, OK 73118-7901
517363045	EDI: BMW.COM	Dec 04 2020 02:33:00	BMW Financial Services NA, LLC, P.O. Box 3608, Dublin, OH 43016
517297500	EDI: BMW.COM	Dec 04 2020 02:33:00	Bmw Financial Services, Attn: Bankruptcy Department, Po Box 3608, Dublin, OH 43016
517311986	+ EDI: AISACG.COM	Dec 04 2020 02:33:00	BMW Financial Services NA, LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517326230	+ EDI: BANKAMER2.COM	Dec 04 2020 02:33:00	Bank Of America, Nc4-105-03-14, Po Box 25118, Tampa, FL 33622-5118

District/off: 0312-2

User: admin

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Date Rcvd: Dec 03, 2020

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517297498	+ EDI: BANKAMER2.COM	Dec 04 2020 02:33:00	Bank Of America, Attn: FL1-300-01-29, Po Box 25118, Tampa, FL 33622-5118
517297499	+ EDI: TSYS2.COM	Dec 04 2020 02:33:00	Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015
517326234	EDI: IRS.COM	Dec 04 2020 02:33:00	Internal Revenue Service, PO Box 7346, Philadelphia, PA 19101-7346
517297501	EDI: JPMORGANCHASE	Dec 04 2020 02:33:00	Chase Card Services, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
517394767	EDI: PRA.COM	Dec 04 2020 02:33:00	Portfolio Recovery Associates, LLC, c/o Barclaycard, POB 41067, Norfolk VA 23541
517407031	EDI: Q3G.COM	Dec 04 2020 02:33:00	Quantum3 Group LLC as agent for, MOMA Funding LLC, PO Box 788, Kirkland, WA 98083-0788
517297503	+ EDI: RMSC.COM	Dec 04 2020 02:33:00	Syncb/Nautilus, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517297505	+ EDI: RMSC.COM	Dec 04 2020 02:33:00	Syncb/Sony Financial, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517300098	+ EDI: RMSC.COM	Dec 04 2020 02:33:00	Synchrony Bank, c/o of PRA Receivables Management, LLC, PO Box 41021, Norfolk, VA 23541-1021
517297506	EDI: TFSR.COM	Dec 04 2020 02:33:00	Toyota Motor Credit Co, Po Box 8026, Cedar Rapids, IA 52408
517781907	EDI: BL-BECKET.COM	Dec 04 2020 02:33:00	Toyota Lease Trust, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
518774300	EDI: WFFC.COM	Dec 04 2020 02:33:00	Wells Fargo Bank, N.A., Wells Fargo Bank, N.A., Default Document Processing, MAC# N9286-01Y, 1000 Blue Gentian Road, Eagan MN 55121-7700

TOTAL: 21

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

Recip ID	Bypass Reason	Name and Address
517326232	*P++	BMW FINANCIAL SERVICES, CUSTOMER SERVICE CENTER, PO BOX 3608, DUBLIN OH 43016-0306, address filed with court:, Bmw Financial Services, Attn: Bankruptcy Department, Po Box 3608, Dublin, OH 43016
517311987	*+	BMW Financial Services NA, LLC, AIS Portfolio Services, LP, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
517326231	*+	Barclays Bank Delaware, 100 S West St, Wilmington, DE 19801-5015
517326233	*P++	JPMORGAN CHASE BANK N A, BANKRUPTCY MAIL INTAKE TEAM, 700 KANSAS LANE FLOOR 01, MONROE LA 71203-4774, address filed with court:, Chase Card Services, Attn: Correspondence Dept, Po Box 15298, Wilmington, DE 19850
517769196	*+	JR Arts and Crafts Co., LTD, C/O Law Offices of Yung M. Kim, P.C., 300 Northern Blvd, Suite 300, Great Neck, NY 11021-4810
517326236	*+	Newmax Trading Corp., c/o Joseph Collini, Esq., Emolo & Collini, 375 Broadway, Paterson, NJ 07501-2294
517326237	*P++	STATE OF NEW JERSEY, DIVISION OF TAXATION BANKRUPTCY UNIT, PO BOX 245, TRENTON NJ 08646-0245, address filed with court:, State of New Jersey, Division of Taxation, Compliance Activity, PO Box 245, Trenton, NJ 08695-0245
517326238	*+	Syncb/Nautilus, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517326240	*+	Syncb/Sony Financial, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517326239	*+	Syncb/safavieh Home Fu, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
517326241	*P++	TOYOTA MOTOR CREDIT CORPORATION, PO BOX 8026, CEDAR RAPIDS IA 52408-8026, address filed with court:, Toyota Motor Credit Co, Po Box 8026, Cedar Rapids, IA 52408

TOTAL: 0 Undeliverable, 11 Duplicate, 0 Out of date forwarding address

NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities

in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Dec 05, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 3, 2020 at the address(es) listed below:

Name	Email Address
Denise E. Carlon	on behalf of Creditor Toyota Lease Trust dcarlon@kmllawgroup.com bkgroup@kmllawgroup.com
Jae Y. Kim	on behalf of Creditor JR ARTS AND CRAFTS CO. LTD jkim@jyklaw.com, jhkim@jyklaw.com;jyklaw@yahoo.com;kimjr83713@notify.bestcase.com
Jessica M. Minneci	on behalf of Debtor Yong Suck Lee jminneci@middlebrooksshapiro.com
Joseph E Collini	on behalf of Creditor Newmax Trading Corp emcolaw@optonline.net
Joseph E Collini	on behalf of Plaintiff Newmax Trading Corp emcolaw@optonline.net
Joseph E Collini	on behalf of Creditor Sang Pak emcolaw@optonline.net
Joseph E Collini	on behalf of Plaintiff Sang Pak emcolaw@optonline.net
Joseph M. Shapiro	on behalf of Debtor Yong Suck Lee jshapiro@middlebrooksshapiro.com
Joseph M. Shapiro	on behalf of Defendant Yong Suck Lee jshapiro@middlebrooksshapiro.com
Kevin Gordon McDonald	on behalf of Creditor Toyota Lease Trust kmcdonald@blankrome.com bkgroup@kmllawgroup.com
Marie-Ann Greenberg	magecf@magtrustee.com
Melinda D. Middlebrooks	on behalf of Debtor Yong Suck Lee middlebrooks@middlebrooksshapiro.com melindamiddlebrooks@gmail.com
Robert Davidow	on behalf of Creditor WELLS FARGO BANK N.A. nj.bkecf@fedphe.com
Sam Della Fera	on behalf of Mediator Sam Della Fera sdellafera@msbnj.com
U.S. Trustee	USTPRegion03.NE. ECF@usdoj.gov

TOTAL: 15